Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

Prepared By: ABIGAIL ROSS, VERDUGO TRUSTEE SERVICE CORP PO BOX 10003, HAGERSTOWN, MD 21747-0003 1-800-283-7918 When Recorded Return To: MICHAEL P PHILLEY, TRESEA A PHILLEY 9726 DOGWOOD MNR N,

OLIVE BRANCH, MS 38654-1758

DEED OF RELEASE

CITIMORTGAGE, INC. #:2000959063 "PHILLEY" Lender ID:00695/103061333 De Soto, Mississippi

KNOW ALL MEN BY THESE PRESENTS that CITIMORTGAGE, INC. holder of a certain Deed of Trust, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby Cancel, discharge and Reconvey said Deed of Trust, and the estate, title and interest now held by it under said Deed of Trust without warranty, to the person legally entitled thereto.

Original Trustor: MICHAEL P PHILLEY AND TRESEA A PHILLEY HUSBAND AND WIFE Address: 9726

DOGWOOD MNR N, OLIVE BRANCH, MS 38654-1758 Phone: (662)893-6772

Original Beneficiary: 1ST TRUST BANK FOR SAVINGS

Original Trustee: JEANINE B. SAYLOR at P.O BOX 1725 MEMPHIS TENNESSEE, MS 38187-0257

Phone: N/A

Dated: 04/28/2003 Recorded on 05/06/2003 as in Book/Reel/Liber: 1714 Page/Folio: 0762 as

Instrument No.: N/A

In the Records of the County Recorder of De Soto Mississippi

Property Address: 9726 DOGWOOD MANOR N, OLIVE BRANCH, MS 38654 Indexing Instructions:

IN WITNESS WHEREOF, the undersigned, by the officer duly authorized, has duly executed the foregoing instrument.

CITIMORTGAGE, INC. On July 2nd, 2012

WALTER H EICHELBERGER,

Vice-President



DEED OF RELEASE Page 2 of 2

STATE OF Maryland COUNTY OF Washington

On this 2nd day of July 2012, before me, the undersigned officer personally appeared WALTER H EICHELBERGER, who made acknowledgment on behalf of CITIMORTGAGE, INC., who acknowledges himself/herself to be the Vice-President of CITIMORTGAGE, INC., a corporation, and that he/she as such Vice-President, being authorized so to do, executed the foregoing instrument in their capacity for the purposes therein contained, by signing the name of the corporation by himself/herself as Vice-President .

WITNESS my hard and official seal,

BOBBIE JO ENGELMAN Notary Expires: 07/07/2014 Bobbie Jo Engelman Notary Public Washington Co., MD

(This area for notarial seal)